

# HOUSING

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The housing character of any community is perhaps the most obvious indication of its quality of life. Having an adequate and sufficient supply of housing options that meet a range of needs, from single adults, young families, to older residents, is important to ensure that Hopkinton remains a viable place to live in the years to come. Housing also plays a vital role in economic development, notably in the "live/work/play" concept of encouraging businesses to stay in and potentially relocate to Hopkinton.

This Housing Chapter explores regional and local housing trends as well as demographic changes. These trends provide a framework for an understanding of the pressures that housing demand places on Hopkinton. Of note, the size and type of housing are more of an issue than the number of units, although additional units may be needed. Also identified are the potential housing needs in the future based on these demographic trends and projected population changes. The purpose of such an effort is to help quantify Hopkinton's future housing needs.

A series of recommendations, including specific actions to help achieve the Town's vision, are listed at the end of the Chapter.



## KEY FINDINGS

Hopkinton has used a variety of approaches to foster a varied and more affordable housing supply in recent years. A summary of those steps, as well as other key findings, follows:

- Hopkinton's biggest housing challenges are cost and type. Cost can be a barrier to both seniors and first-time home buyers. Additionally, these two groups are competing for the same type of housing: smaller units, rentals, and first-floor living such as ranch housing. Addressing these issues will not only increase the quality of life for current and future residents, but it will also contribute to economic development by supporting a "live/work/play" strategy in Town.
- Accessory Dwelling Units (ADU) play a large role in providing flexible and affordable housing options in Hopkinton. ADUs are permitted anywhere in Town that a single-family dwelling is allowed.
- Similar to statewide trends, Hopkinton's population is growing older. There will be a continued need for a variety of housing that meets the needs of all demographics, including seniors and young families.
- The recent Municipal Technical Assistance Grant (MTAG) from Plan NH provided an opportunity for the Town to examine prospects to provide more varied and affordable housing in Hopkinton. Proposals adopted by a wide margin included (1) adoption of the "Commerce and Community Overlay District (CCOD)" in West Hopkinton along NH 127 (Maple Street) to the north of the US 202/NH 9/NH 127 intersection, (2) changing the underlying zoning district for

### NHHFA Housing Market Snapshot

The New Hampshire Housing Finance Authority (NHHFA) has compiled a Housing Market Snapshot that echoes housing affordability findings in this chapter. While this chapter contains data from ACS Census data coupled with public input, the NHHFA study adds another layer by considering national and state level data from sources such as NNEREN and the Federal Reserve Bank. In short, the study's data contributes breadth to the study of housing affordability pressures in the state, and in turn, on Hopkinton.

The Housing Market Snapshot illustrates a few key factors that point to housing affordability being a significant concern state-wide. In general, the economic and financial data in the study show that the housing stock is down while the actual sales costs are up. This illustrates increased financial competition for less housing. Furthermore, it shows interest rates on the rise which can add to costs. A final stat is that the cost of building materials has "skyrocketed" presenting yet another cost variable exacerbating the issue. Taking these factors into account with the rest of this chapter and it suggests that housing affordability is a challenge that will be an ongoing concern for years to come.

the CCOD area as well as the area along Maple Street near Rowell Bridge from Industrial (M-1) to Commercial (B-1), and (3) changing the Zoning Ordinance Table of Uses to allow Affordable Housing (previously not permitted) and

Multi-Family Dwellings (previously permitted as a special exception) as permitted uses in the B-1 district.

- Contoocook Village's zoning allows for a wide variety of housing choices and higher densities. The Village's designation as a Community Revitalization Tax Relief Incentive zone (under NH RSA 79-E) emphasizes the interest and importance of fostering continued reinvestment in the area.
- Hopkinton's Affordable Housing Ordinance is a strong tool to address the cost of housing in Town. Continuing to utilize this tool, ensuring its ease of use, and compliance with relevant RSAs and case law will strengthen its impact.
- Clustering is a tool to address housing affordability as well as housing type. Simplifying the existing Conservation Subdivision Ordinance and incorporating density incentives for open space preference and housing type will enhance this tool for the community.

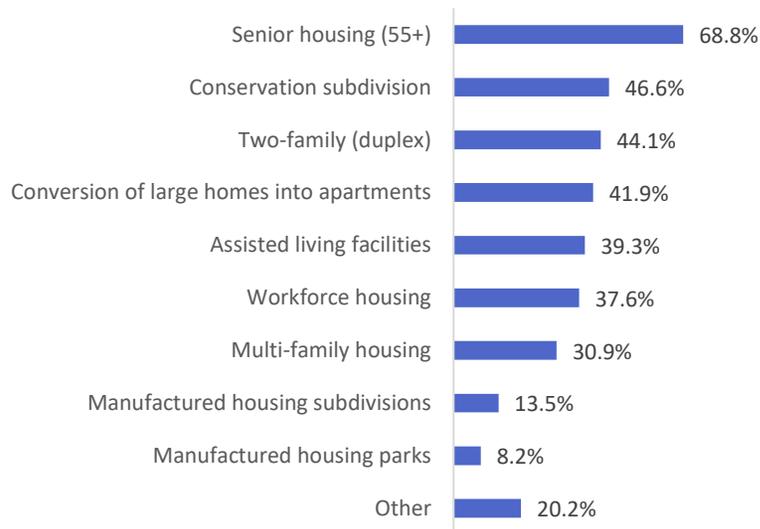


*Conceptual Site Plan – Hart's Corner (TIF District)*

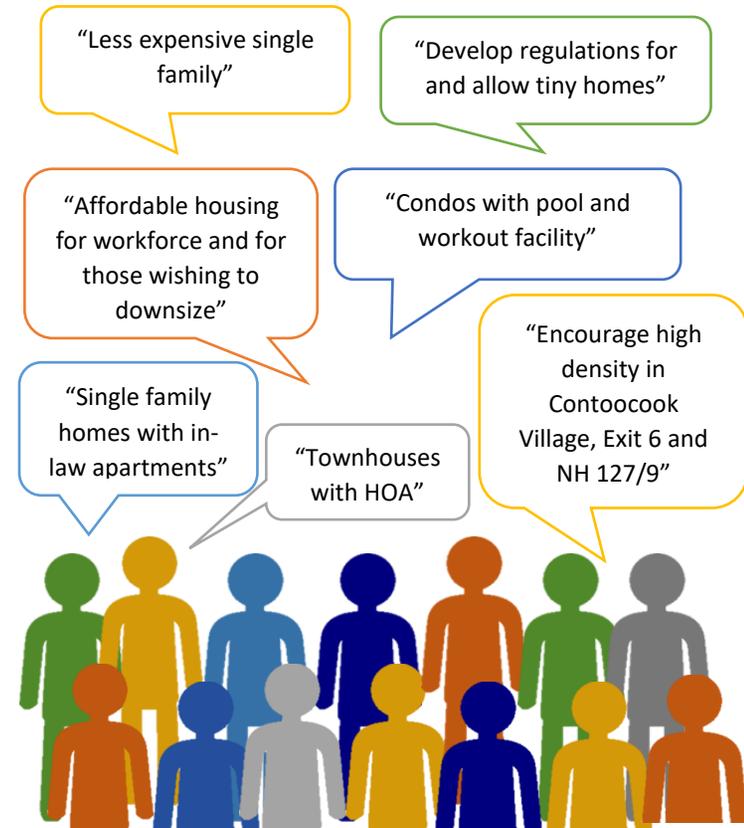
## WHAT THE COMMUNITY SURVEY SAID...

Input received through the Community Survey indicated residents' appreciation of the Town's rural character and small-town feel, which includes a large inventory of historic and single-family homes. Overall, feedback supports preserving Hopkinton's character with single-family homes, though concern was also prevalent for housing to meet the changing demographic needs, notably seniors. Conservation subdivisions were also supported, as well as two-family housing and conversion of large homes into apartments.

*Hopkinton's predominant form of housing is Single Family. What other types of housing would you like to see encouraged throughout Hopkinton?*



Other comments received related to housing include support for condominiums and townhouses, particularly complexes with a pool or athletic facility. Concern was expressed for the Town's ability to provide services in the face of growth, particularly its impact on the municipal tax rate.



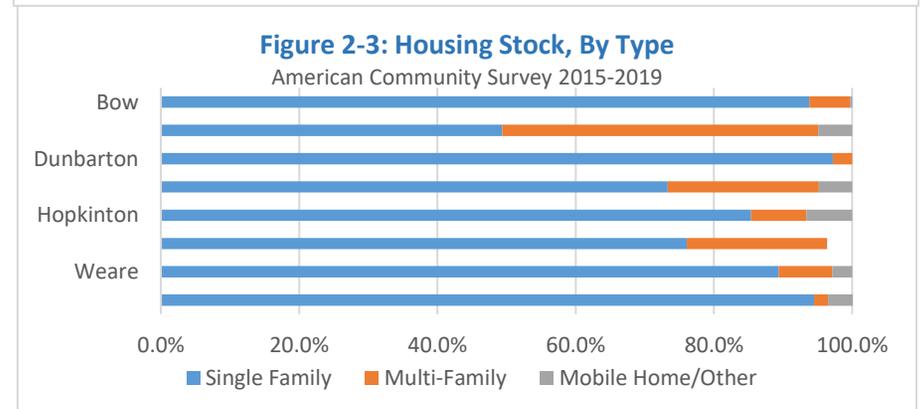
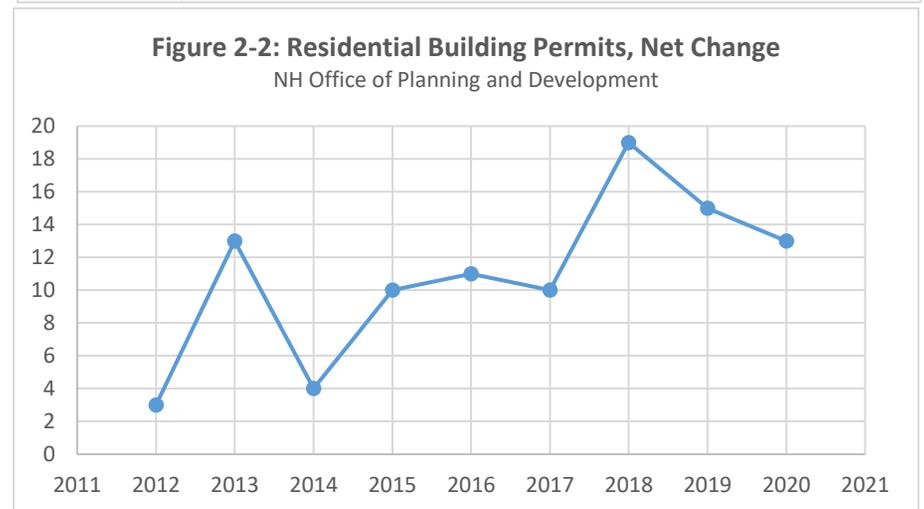
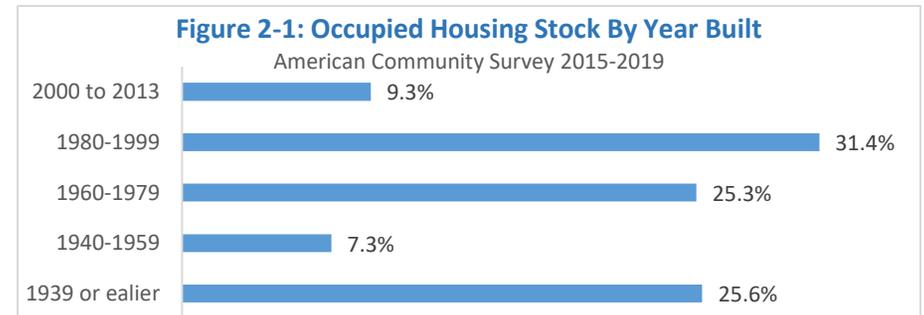
## HOUSING TRENDS

Similar to population trends, housing units grew substantially during the 1980s and 1990s, with a boom in larger, single-family, multi-bedroom houses. As shown in Figure 2-1, the number of houses built during this two-decade period is nearly equal to the number of houses built in the forty years prior. The number of new housing units post- 2000 significantly decreased, with only 9.3% of the total housing stock built after 2000.

Looking specifically at recent annual data for the years between 2012 and 2020, Figure 2-2, tracking net change from year to year, indicates 98 residential building permits were issued, with a recent peak in 2018 with 19 permits. It should be noted that these figures represent a net gain and take into account demolition permits that were approved over the same time period.

Figure 2-3 shows the proportion of units by type in Hopkinton and adjoining communities, reinforcing the prevailing pattern of single-family homes in all surrounding communities. As reported by the U.S. Census Bureau, the majority of homes in Hopkinton (85%) have two or three bedrooms, while 34.3% have four or more.

Table 2-1 on the following page documents housing occupancy characteristics for both owner and renter-occupied units in Hopkinton and adjoining communities. As expected, the majority of occupied units are by the owner in Hopkinton and all abutting communities, though some communities have higher percentages than others. Approximately 89% of Hopkinton's occupied units are by the owner, leaving 11.1% as renter occupied. Of those owner-occupied, 57% are over the age of 55, emphasizing the



**Table 2-1: Housing Occupancy Characteristics for Owner and Renter Occupied Units**

*American Community Survey 2015-2019*

Community	Owner Occupied Units			Renter Occupied Units		
	Percent Owner Occupied	Percent Owners Over 55	Average Household Size	Percent Renter Occupied	Percent Renter Over 55	Average Household Size
Bow	89.4%	54.4%	2.95	10.6%	61.8%	2.46
Concord	52.8%	51.8%	2.58	47.2%	36.7%	1.96
Dunbarton	93.6%	46.6%	3.03	6.4%	46.7%	2.82
Henniker	75.1%	58.6%	2.67	24.9%	30.1%	1.91
Hopkinton	88.9%	57.0%	2.59	11.1%	30.0%	2.61
Warner	66.2%	55.7%	2.54	33.8%	43.2%	2.19
Weare	93.1%	42.8%	2.87	6.9%	30.7%	3.12
Webster	92.2%	54.5%	2.38	7.8%	81.4%	1.22

increasing number of seniors in Hopkinton. The average household size of owner-occupied units is 2.59 persons, an increase compared to past values counter to national and statewide trends currently being experienced. For renter-occupied dwellings in Hopkinton, 30% of occupants are over the age of 55, and the average household size is 2.61 persons.

Due in part to increased job growth and lower unemployment rates experienced statewide over the past few years; trends indicate increasing home values. Percentages of owner-occupied housing units by value in Hopkinton are shown in Figure 2-4. Approximately 32.7% of owner-occupied units are valued between \$200,000 and \$299,999, while 34.9% are valued between \$300,000 and \$499,999.

According to the American Community Survey 2015-2019 data, Hopkinton's median home value (\$270,400) is comparable to abutting communities. Table 2-2 on the following page indicates Bow has the highest median local home value, over \$300,000. Hopkinton does have one of the highest median rent values at \$1,138 per unit. The lowest median rent reported was in Webster, followed by Henniker, both of which have a median rent value under \$800 per unit.

**Figure 2-4: Owner Occupied Housing Values in Hopkinton Percentage**

*American Community Survey 2015-2019*

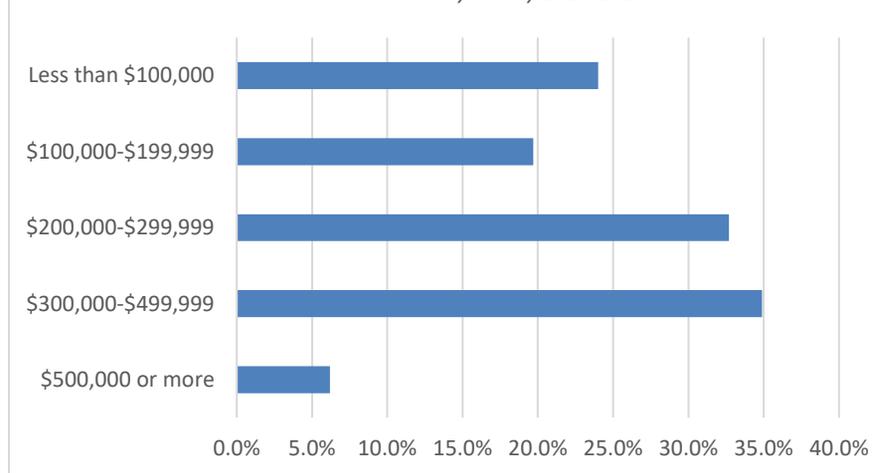


Figure 2-5 shows monthly household costs as a percentage of household income in Hopkinton. Based on the assumption that no more than 30% of a household's income should be spent on housing, the majority of residents fall within this category. Housing units without a mortgage show the largest number of dwellings paying less than 20% of their monthly household income on monthly household costs. Similarly, housing units paying rent show the largest number of dwellings paying more than 30% of their monthly household income on household costs.

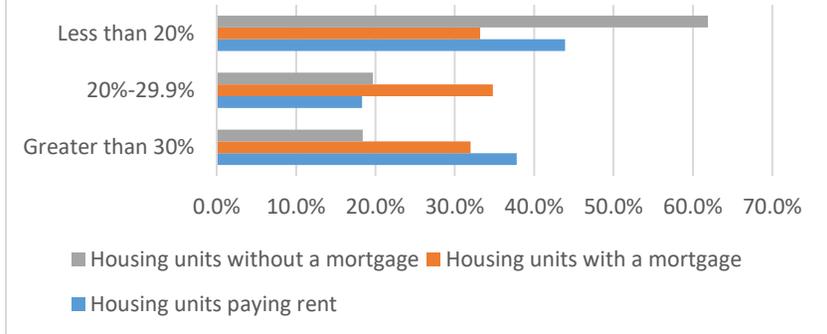
**Table 2-2: Median Home Values and Rent Values**

American Community Survey 2015-2019

Community	Median Value	Median Rent
Bow	\$319,300	\$1,167
Concord	\$230,200	\$1,083
Dunbarton	\$317,600	\$1,261
Henniker	\$241,000	\$753
Hopkinton	\$272,400	\$1,138
Warner	\$256,600	\$1,092
Weare	\$249,600	\$1,426
Webster	\$246,200	\$714

**Figure 2-5: Monthly Household Costs as a Percentage of Income**

American Community Survey 2015-2019



## Making the choice to support a wider range of housing opportunities in Hopkinton

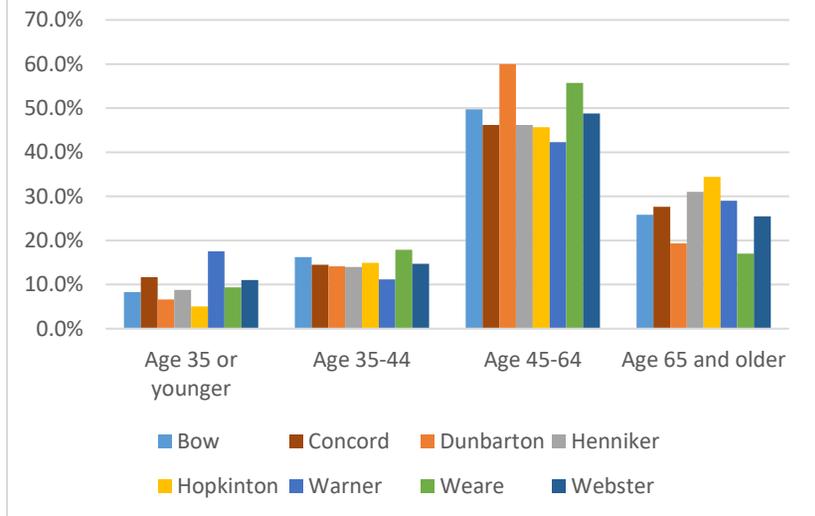
The recent Municipal Technical Assistance Grant (MTAG) from Plan NH provided an opportunity for the Town to examine prospects to provide more varied and affordable housing in Hopkinton. The conclusions of the planning process resulted in a series of zoning proposals considered at Town Meeting 2020. The proposals included:

- A. Adopt the “Commerce and Community Overlay District (CCOD)” in West Hopkinton along NH 127 (Maple Street) to the north of the US 202/NH 9/NH 127 intersection. The intent of the CCOD is to *provide an opportunity for a range of residential housing choices and small-scale neighborhood retail and services in a planned development that incorporates open space*. Further, an objective of the district is to *“encourage a variety of housing choices that allows for age-friendly and multi-generational home ownership and rental opportunities to that meet the affordability needs of all households that desire to live in Hopkinton...”*
- B. Change the underlying zoning district for the CCOD area as well as the area along Maple Street near Rowell Bridge from Industrial (M-1) to Commercial (B-1).
- C. Change the Zoning Ordinance Table of Uses to allow Affordable Housing (previously not permitted) and Multi-Family Dwellings (previously permitted as a special exception) as permitted uses in the B-1 district.

Together, the proposals were developed to support a wider variety of housing choices in the future. The warrant articles were all approved by voters at the 2020 Town Meeting.

**Figure 2-6: Age of Homeowners (Occupied Units)**

American Community Survey 2015-2019



## DEMOGRAPHIC DEMANDS AND CURRENT HOUSING SUPPLY

For Hopkinton, like many towns in New Hampshire, there are a few demographic indicators that can drive housing needs. One is the age of the population. The significance of this statistic is that it can suggest a need for housing that is better suited for senior citizens or young adults, such as single floor living, smaller living spaces, and lower costs. Another statistic is that of the average household size. Household size can suggest more than one thing. A reduction in household size might suggest a decrease in the number of children, while an increase could suggest an increasing birth rate or immigration rate or that adults are choosing to live together.

In Hopkinton, the median age has steadily increased since the turn of the century. U.S. Census data in 2000 indicated a median age was 28.7 years. By 2010, U.S. Census data indicated the median age was 37.2 years. A separate data set by the Census Bureau, the 2015-2019 American Community Survey, reported a median age of 49.1. Clearly, these trends point toward an aging population in Town. With regards to a household size of occupied units, Hopkinton saw, on average, according to the 2015-2019 American Community Survey, 2.59 persons per household of owner-occupied units and 2.61 persons per household of renter-occupied units. In comparison, these figures were 2.51 and 2.08, as reported by the 2006-2010 American Community Survey, respectively. Taken together, the population is aging, and household sizes are growing.

### AGE OF HOMEOWNERS

Figure 2-6 reinforces the trends of an aging population and housing needs as discussed throughout the Master Plan.

Approximately 77% of Hopkinton homeowners are over the age of 45, with nearly 31% over the age of 65. This is comparable to Hopkinton's abutting communities, which all have high percentages of homeowners over the age of 45. It is worth noting that Weare has a higher percentage of homeowners under the age of 35, especially when compared to the communities listed here.

### THE ZONING FRAMEWORK IN HOPKINTON

Hopkinton has nine zoning districts: Residential/Agricultural (R-4), Low-Density Residential (R-3), Medium Density Residential (R-2), High-Density Residential (R-1), Commercial (B-1), Industrial (M-1), Village High-Density Residential (VR-1), Village Commercial (VB-1), and Village Industrial (VM-1). Single-family detached dwellings are permitted in the five residential districts and permitted by special

exceptions in the Industrial, Village Commercial, and Village Industrial districts. Single-family detached dwellings are not permitted in the Commercial District.

Two-family dwellings are permitted by right or special exception in all zones other than the B-1 district. In contrast, multi-family dwellings are permitted in several districts either outright or by special exception in zones other than the R-3, R-4, M-1, or VM-1 districts.

Congregate care housing is permitted in the B-1 district and by special exception in the R-1, R-2, VR-1, and VB-1 districts.

#### **CONSERVATION SUBDIVISIONS**

The purpose of the Conservation Subdivisions section of the Zoning Ordinance is to "*provide flexibility in the design and development of land to conserve open space, retain and protect important natural and cultural features, provide for efficient use of Town services; and promote the development of balanced residential communities in harmony with the natural landscape.*" Conservation Subdivisions are an important component of the Town's efforts to protect its natural resources. All residential subdivisions within the R1, R-2, R-3, R-4, M-1, VM-1, and VR-1 districts are required to be developed as Conservation Subdivisions unless they meet certain waiver requirements.

One of the biggest challenges with Conservation Subdivision housing is the density calculation process. A developer needs to assess how many units may be built on a site as well as how many density bonus units might be possible. A second factor is the cost involved in determining the number of permitted units. Some density calculation processes involve designing a subdivision twice, once with traditional subdivision and once with conservation subdivision. The time, difficulty, and cost involved with this can

### **Contoocook and Hopkinton Villages**

The Town's two Villages encourage a range of housing choices.

The zoning districts encompassing **Contoocook Village** include Village High Density Residential (VR-1), Village Commercial (VB-1), and Village Industrial (VM-1). An area of Commercial (B-1) extends westerly along Pine Street, immediately adjacent to the VB-1 district. A wide variety of housing uses are permitted by right or special exception within the Contoocook Village zones. Furthermore, the Village's designation as a Community Revitalization Tax Relief Incentive zone (under NH RSA 79-E) emphasizes the importance of the Village and the interest in fostering continued reinvestment in the area.

Uses within **Hopkinton Village** are regulated by the Hopkinton Village Precinct Zoning Ordinance. The majority of the Village is designated as General Residential (District 1) which allows single and two-family dwellings as permitted uses, as well as a variety of municipal and other institutional uses. Manufactured housing on individual lots are permitted within the HVP Special Residential district (District 1A), while small scale commercial uses are permitted by right or special exception along several areas of Main Street.

For additional information on the Villages, please refer to the Land Use and Economic Base chapters of the Master Plan.

dissuade developers from choosing this development option as a result.

- An approach that seeks to simplify the density calculation process can consist of procedures where a portion of the land is deducted for roads, wetlands, and other "non-buildable" factors and dividing the remaining land by a simple factor. This will make the calculation process less expensive and provide better clarity for applicants and the Planning Board as the Ordinance is applied to a particular development. Hopkinton should consider simplifying its density calculation process to encourage the use of the Conservation Subdivision Ordinance.

#### **COMMERCE AND COMMUNITY OVERLAY DISTRICT**

The Commerce and Community Overlay District is an overlay district that encompasses much of the Hart's Corner Tax Increment Finance (TIF) District, along NH 127 and the area immediately adjacent to the US 202/NH 9/NH 127 intersection. The zone seeks to promote a mix of housing choices and small-scale neighborhood retail. The area's underlying zoning district is B-1.

In addition to the B-1 permitted uses, the following uses are permitted in the district: (1) Multi-family dwellings with a maximum of 24 units per building; and (2) Two-family units (two bedrooms) as part of a planned unit development. Mixed uses, meaning more than one use permitted per lot, are promoted by not requiring buildings that contain between eight and 24 attached residential units to have ground-level access.

The district seeks to encourage flexibility in design through a variety of density bonuses and variable lot dimensions, resulting in a mix of uses that protect open space in the area.

#### **ACCESSORY DWELLINGS UNITS**

Originally adopted in 2017 and amended in 2019, Section 3.12 (and 3.6.H.19) of the Zoning Ordinance regulates Accessory Dwelling Units (ADUs). They are often referred to as an "in-law apartment" for a single-family home. The collective effect of these two sections is that an ADU is permitted anywhere in Town that a single-family dwelling is allowed. In Hopkinton, the permissibility of ADUs can accomplish several things. First, it can help increase the supply of affordable and workforce housing without the need for more infrastructure or further land development. Second, it can provide flexible housing options for residents and their families, including the opportunity for aging residents to stay in their homes and age in place. A typical scenario could involve a retired couple creating an ADU to live in and having their adult children live and raise their family in the larger home. Finally, it can also integrate affordable

### **2022 Regional Housing Needs Assessment**

The Central New Hampshire Regional Planning Commission (CNHRPC) is preparing a Regional Housing Needs Assessment (RHNA). The CNHRPC RHNA is part of a statewide effort to assess housing needs. Such an analysis can be used to assess to what extent the housing tools in communities throughout the region are leading to the actual construction of affordable units. It is important to note that there are many factors beyond the Town's control that can impact the actual construction of affordable units, but the analysis can help to identify the need for additional affordability tools. In short, it can be used to assess the opportunity to increase affordable housing. The 2022 Regional Housing Needs Assessment will be completed by December 31, 2022.

housing and workforce housing into the community with minimal negative impact.

### **MANUFACTURED HOUSING**

Manufactured housing parks are permitted by special exception in the R-3, R-2, R-1, and VR-1 districts. Manufactured housing subdivisions are permitted in all the residential districts and by special exception in the VR-1 district.

### **AFFORDABLE HOUSING**

The affordable housing option is permitted in the B-1, R-3, R-2, R-1, and VR-1 districts via the Affordable Housing Innovative Land Use Control Section of the Zoning Ordinance. The Ordinance outlines incentives related to the density and lot configuration to encourage a *"realistic opportunity for low and moderate-income individuals and families to obtain affordable housing in the Town of Hopkinton."* Further, the continued availability of affordable housing over a period of 20 years is required through a covenant or other contractual guarantee.

The Affordable Housing section provides at least two benefits to Hopkinton. This residential development method helps the Town meet its statutory obligations under the Workforce Housing statute, which require that a municipality provide a reasonable and realistic opportunity for all types of workforce housing to be built. More importantly, Affordable Housing addresses the real challenge of housing costs in Town.

- Periodic review and update of the Affordable Housing section in relation to the state statute, case law, and whether it is being used would be a strategy to encourage its use in Hopkinton.

### **GROWTH MANAGEMENT**

The Growth Management Ordinance, originally adopted in 1989 and readopted as recently as 2017, outlines general findings related to growth in Hopkinton and includes an annual Planning Board process to review indicators of growth impact. The growth indicators include the number of building permits issued, recent population growth, including past or expected growth in the number of students within the Hopkinton School System, the Town's reported full value tax rate in comparison with abutting communities or Merrimack County, and/or the Town's annual municipal and school capital expenditures in relation to the total municipal and school department expenditures combined (i.e., does this exceed the 20% threshold?)

If one of the growth indicators is met, the Planning Board may issue a notice of growth impact that requires the phasing of large future developments and limits the number of building permits for the following year. The review of growth indicators has not required growth management actions to be triggered since the early 2000s. The Growth Management Ordinance is currently scheduled to terminate if not readopted at Town Meeting 2022.

### **IMPACT FEES**

The assessment of Impact Fees by the Planning Board is permitted under Chapter 13-A of the Zoning Ordinance. The definition as found in the Ordinance:

*Impact fee: Shall mean a fee or assessment imposed upon development, including subdivision, building construction, or other land-use change, in order to help meet the needs occasioned by the development for the construction or improvement of capital facilities owned or operated by the municipality, including and limited to water treatment and*

*distribution facilities; wastewater treatment and disposal facilities; sanitary sewers; storm water, drainage and flood control facilities; public road systems and rights-of-way; municipal office facilities; public school facilities; the, municipality's proportional share of capital facilities of a cooperative or regional school district of which the municipality is a member; public safety facilities; solid waste collection, transfer, recycling, processing and disposal facilities; public libraries; and public recreation facilities, not including public open space.*

As a rule, the equitable assessment of impact fees and the administration of impact fees is difficult for small communities as the amount of the fee must be a proportional share of a capital cost that is *reasonably related to the capital needs created by the development*, and if the funds are not used or encumbered within six years, the funds must be returned with accrued interest. To date, impact fees have not yet been assessed in Hopkinton.

## SUMMARIZING HOPKINTON'S HOUSING NEEDS

Hopkinton is at a crossroads of sorts with regard to housing. Changing demographics and an evolving economy have resulted in a new framework in which to understand housing needs. Reviewing the American Community Survey data between 2009 and 2019, Hopkinton's housing stock grew modestly by about 0.24% each year (a total of 2.6% between 2009 and 2019). The underlying findings of this Chapter are that demographics like household size, income, and an aging population are driving the change in housing demand. Another demographic factor of note is household sizes have increased. Are younger people moving home due to the economy and the cost of housing? Are seniors moving in with adult children? These data points suggest the *type and cost of*

housing should be the focal point of Hopkinton's housing strategy more so than the *number* of units.

What kind of housing should Hopkinton encourage? Units that are smaller, more affordable, and closer to amenities are what the findings of this Chapter suggest as Hopkinton's challenge is affordability and a need for smaller housing. These focal points would address the demands of downsizing seniors but also the young, first-time home buyers. Smaller, affordable housing also impacts economic development by supporting the "live/work/play" strategy that is often the focus of many municipal economic development strategies. This type of housing will ensure employers can highlight housing and the quality of life as a draw for potential employees, making Hopkinton an attractive destination for new businesses. Plus, affordable housing stock will make the decision to stay in Town easier for existing businesses.

There are several practical solutions to the dual challenges of cost and housing type. One way is to encourage a mix of densities and types in certain zones.

- Review potential strategies like mixed uses in Contoocook Village and ensure multi-family housing is permitted in places like Hart's Corner. Multi-family units will help provide rental housing while serving the needs of downsizing seniors as well as families moving to Town. Economic development can occur in a Village setting with different housing types.

A mix of housing in Contoocook Village will contribute to a vibrant town center. For downsizing seniors, smaller housing options in the Village will place them closer to necessary amenities. Affordable housing allows for the potential for more "regular" customers for Village businesses, a significant economic development draw.

Conservation subdivisions are another strategy to lower costs and provide a more varied type of housing stock.

- Clustering homes using the Conservation Subdivision Ordinance can lower housing costs, and density incentives can encourage developers to develop housing types that directly address housing stock challenges. For instance, a developer could be permitted more units if they limit the number of bedrooms, construct ranch-style homes, and list the sale of smaller units to Hopkinton seniors or first-time home buyers. These strategies would directly address cost, type, and senior and first-time buyer housing.
- Conservation Subdivision can also be tailored to the type of open space provided in cluster developments. This can directly impact the quality of life and be an additional selling point for clustered units. A final strategy is to make sure that the application process for a Conservation Subdivision is simple and clear to ensure that it is used. One of the biggest challenges to doing so is the density calculation process. Attempts to simplify this can go a long way.

When Hopkinton adopted Section XVI, Affordable Housing, it was a zoning ordinance ahead of its time. The Ordinance specifically seeks to address the cost of the challenge of housing costs for those making an average wage in the area.

- Hopkinton will need to continue to support the potential for Workforce Housing Development and encourage the development of accessory dwelling units (ADUs). Encouraging ADU development can address housing affordability while providing an option for seniors looking to downsize and an interim step for adult children entering the workforce.

The changing housing framework in Hopkinton may present challenges, but it also presents opportunities. The dual challenge of addressing cost and housing type is something that many municipalities struggle with. Those communities that offer solutions will increase the quality of life for their current and future citizens and encourage economic growth by strengthening the "live/work/play" appeal of their Town. Hopkinton has made progress in this regard over the years and should continue to address these issues in the future.

## OBJECTIVES & RECOMMENDATIONS

The following objectives were developed to capture the overall goals of the Housing Chapter. Individual recommendations were developed that correlate to the existing conditions and needs of the community.

### OBJECTIVE 1:

Continue to support a mix of housing density and types in Hopkinton.

- Support and promote the appropriate inclusion of multi-family housing as an element of future development in the Hart's Corner Tax Increment Financing (TIF) District.
- Continue to support mixed uses and appropriate densities in Contocook Village.
- Continue to support the use of Accessory Dwelling Units as one of the methods to meet the changing needs of residents.

### OBJECTIVE 2:

Promote the use of Conservation Subdivisions where applicable.

- Simplify the application procedures for Conservation Subdivisions, notably calculating the base number of buildings and dwelling units.
- Consider developing an open space ranking system that provides higher allowable densities when protecting more desirable open spaces.

**OBJECTIVE 3:** Encourage the development of additional single-family homes that are smaller and more affordable to accommodate downsizing seniors and younger families purchasing their first home.

- Encourage Conservation Subdivisions that specifically address affordability issues by way of a variety of housing types. Consider enhancing density incentives specifically for developments that include smaller homes (two and three bedrooms); ranch style homes with one floor; sale of units to Hopkinton seniors who are downsizing; or first-time home buyers.
- Continue to support the development of future workforce housing and senior housing under Section XVI, Affordable Housing, of the Zoning Ordinance to meet the housing needs of all Hopkinton residents. Improve the Affordable Housing Ordinance's effectiveness related to affordability and housing variety while ensuring ease and efficiency of use of the Ordinance.